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## Housing Affordability Service Background

The **Housing Affordability Service (HAS)** was developed in cooperation with the New Jersey Housing and Mortgage Finance Agency (HMFA) and the Council on Affordable Housing (COAH) to fill a need created by the New Jersey 1985 Fair Housing Act. The Fair Housing Act (the Act) requires that DCA, COAH and HMFA assist municipalities to meet their low- and moderate-income housing obligations.

Specifically, low- and moderate-income housing under the Act must stay affordable to low- and moderate-income households for 10 to 30 years. The State therefore created an administrative system to perform such functions as:

- Qualifying the income of renters and purchasers of affordable housing
- Controlling occupancy, resale and rental prices
- Dealing with title issues and legal restriction instruments as occupancies change over the years
- Tracking affordable units and produce reports as needed

HAS administers that State system and performs these tasks as an “administrative agent” for many different municipalities in the State. HAS performs the same tasks when requested by a public funding source.

If it wishes to do so, a municipality may:

1. Create its own administrative system implemented by municipal employees
2. Contract with a private service to perform these tasks, generally described as “long-term controls” on affordable housing or
3. Contract with HAS through HMFA



DCA's **Division of Housing and Community Resources** is committed to building neighborhoods. Working with nonprofit organizations, municipalities, private developers and the **NJ Housing and Mortgage Finance Agency (HMFA)**, the Division is responsible for grant and loan programs that promote economic and community development through housing and other support services.



James E. McGreevey  
*Governor*



Susan Bass Levin  
*Commissioner*

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# Housing Affordability Service



James E. McGreevey  
*Governor*



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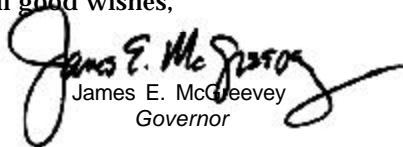
Greetings from  
Governor James E. McGreevey  
and  
Commissioner Susan Bass Levin

**T**o help make New Jersey more affordable for working families, last year we announced our commitment to help 20,000 working families and individuals find homes over four years – our Leading 20,000 Families Home campaign. We are proud to say that the New Jersey Department of Community Affairs (DCA) and the New Jersey Housing and Mortgage Finance Agency (HMFA) took this challenge seriously and not only met, but exceeded the annual target.

In only 18 months, we have provided more than 12,000 of the 20,000-unit commitment. Furthermore, our housing programs have served families and individuals in more than 470 communities throughout the state and are committed to encouraging Smart Growth, fostering economic development, revitalizing our downtowns, preserving precious open space and addressing the state's housing needs.

Through programs like the Housing Affordability Service (HAS), we are providing citizens with the help they need to find a place to call home, whether through homeownership or rental properties.

With all good wishes,

  
James E. McGreevey  
Governor

  
Susan Bass Levin  
Commissioner

## HAS Question & Answers

**Q: Does HAS provide any direct financial benefit to households looking for affordable housing?**

**A:** No. The benefit provided is the opportunity to obtain a lower-than-market rent or sales price.

**Q: Does HAS provide mortgages?**

**A:** No. Once certified as income-eligible, the home purchaser must qualify for a mortgage independently. Housing officers interviewing applicants are knowledgeable about special below-market mortgage programs that occasionally become available for affordable home purchases and will counsel applicants as to their availability.

**Q: How long does it take for HAS to match an applicant with a housing opportunity?**

**A:** There is no way to predict the timing of this progress. When opportunities arise, HAS runs COAH region-wide database searches of households who have submitted applications. Notice letters are sent to the resulting lists. The notice advises applicants to call for an interview appointment if still interested.

**Q: Who is eligible for affordable housing?**

**A:** Households whose gross income is below 50 percent of the median income in the region fall into the “low-income” category. Households whose gross income is between 50 percent and 80 percent of median income fall into the “moderate-income” category. There are homes and apartments in the unit inventory of affordable housing that are targeted at both low- and moderate-income households.



## How to Find Affordable Housing Using HAS

HAS maintains a data system that contains unit and occupancy data on affordable housing units under its jurisdiction. This set of data is the Affordable Housing Unit Inventory. The same data system also contains all of the applicant data that is sent to HAS in the form of Preliminary Applications for Affordable Housing. This set of data is the Statewide Affordable Housing Referral List.

To date, there are more than 12,000 occupied apartments and homes in HAS' Affordable Housing Unit Inventory and more than 26,000 households on HAS' Statewide Affordable Housing Referral List.

As families move out of existing affordable unit and as developers build new affordable units throughout the state, HAS matches and notifies households waiting on the statewide referral list and interviews those who are interested.

Searching for affordable housing through HAS involves just two steps:

**Step One:** Fill out the Preliminary Application for Affordable Housing and send it to HAS.

**Step Two:** Wait for something to become available.

The database is searched when an opportunity arises and if HAS finds a match for you, you will receive a letter asking you to come in for an interview. During the interview, a field officer from HAS verifies documentation of income, assets, household size and other required information, and can issue the Certificate of Eligibility for rental or homeownership units that are available at less-than-market prices.